

SERFF Tracking Number: LFCR-126493252 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 44972
Company Tracking Number: LTC70013 2-10
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al. SERFF Tr Num: LFCR-126493252 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44972
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC70013 2-10 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Author: Smith Darlene Disposition Date: 02/24/2010
Date Submitted: 02/11/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 02/24/2010 Explanation for Other Group Market Type:
State Status Changed: 02/24/2010
Deemer Date: Created By: Smith Darlene
Submitted By: Smith Darlene Corresponding Filing Tracking Number:
Filing Description:
Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com
Advertising
21600 Oxnard Street 818-867-2307 [Phone]
Suite 1500 818-867-2508 [FAX]
Woodland Hills, CA 91367

Filing Company Information

SERFF Tracking Number: LFCR-126493252 State: Arkansas
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(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 x 1 form = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$25.00	02/11/2010	34144005
Massachusetts Mutual Life Insurance Company	\$25.00	02/24/2010	34427456

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/24/2010	02/24/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees	Note To Reviewer	Smith Darlene	02/24/2010	02/24/2010
Filing Fees	Note To Filer	Ashley Roberts	02/24/2010	02/24/2010

SERFF Tracking Number: *LFCR-126493252* *State:* *Arkansas*
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Disposition

Disposition Date: 02/24/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	Meet the Smiths Flyer		Yes

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Note To Reviewer

Created By:

Smith Darlene on 02/24/2010 01:39 PM

Last Edited By:

Marie Bennett

Submitted On:

02/24/2010 04:11 PM

Subject:

Filing Fees

Comments:

Per my conversation with Marie Bennet, I have submitted an additional \$25.00 to cover all filing fees.

Sincerely,

Karina Amaral

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Note To Filer

Created By:

Ashley Roberts on 02/24/2010 10:46 AM

Last Edited By:

Marie Bennett

Submitted On:

02/24/2010 04:11 PM

Subject:

Filing Fees

Comments:

Please send an additional \$50.00 for this filing.

Thank you!

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Form Schedule

Lead Form Number: LTC70013

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC70013	Advertising Meet the Smiths Flyer	Initial			LTC70013 02-10.pdf

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 for a referral to an agent and an insurance agent will contact you.

The purpose of this material is the solicitation of insurance.

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CRNxxxxxx-xxxxxx

MassMutual Customer VoicesSM
real people, real solutions

Meet the Smiths

And let them inspire you...



Insurance Strategies

...to make good decisions.

We realize that everyone's situation is unique, but we hope that the Smith's story will help you think about your potential long term care insurance needs.

After an eye-opening experience providing elder-care for Joyce's mother, Harry and Joyce Smith purchased individual long term care insurance policies from Massachusetts Mutual Life Insurance Company (MassMutual).

Joyce's mother's home had been sold three years earlier and neither her mother nor her father had a pension. She depended on social security and the interest from her savings. When the money ran out, Joyce's mother was moved to a nursing home, where she has been for the past seven years.

Harry and Joyce knew their retirement was not that far off and it was time to do some in-depth planning. They wanted to be prepared should a long term care need arise and help provide their family with peace of mind.

Watch the Smiths share their story.

Visit the MassMutual Long Term Care Insurance page at www.massmutual.com/productssolutions/individualsfamilies/producttype/longtermcare/product. Then let's set up some time to discuss how we can help you prepare for retirement – starting with a good decision of your own.



"We worked hard all our lives and we didn't want to put our children in the situation we were facing with my mother. We wanted to have our future long term care plans in place to give our family peace of mind."

– Joyce Smith

Call 877-810-9300

Response Code: [000000]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xx]

[Email nagent@webaddress.com]

Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services Inc. [Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover letter		
Comments:		
Attachment:		
AR DOI Cover 2-09-10.pdf		



February 9, 2010

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC70013 Meet the Smiths Flyer

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. This is meant to be an “invitation to inquire” regarding Massachusetts Mutual Life Insurance Company’s long term care insurance coverage.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Karina Amaral', with a stylized flourish at the end.

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachment

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595